

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Michael A. Carr
 Debtor

Case No. 16-18870-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: JEGilmore
 Form ID: 318

Page 1 of 2
 Total Noticed: 52

Date Rcvd: Sep 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2017.

db
 13843100 +Michael A. Carr, 5281 Rogers Circle, Plymouth Meeting, PA 19462-1250
 13843102 +Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413
 13871476 Branch B&T, Credit Card Disputes, Wilson, NC 27894
 13843103 +Brandon Pfister, 170 S Independence Mall West, Suite 870 W, Philadelphia Pa 19106-3381
 13843104 +Bryn Mawr Trust, 620 W. Germantown Pike, Suite 350, Plymouth Meeting, PA 19462-2219
 13843105 +Disability Management Consultants, LLC, 1532 McDaniel Drive, West Chester, PA 19380-7034
 13879568 +Edfinancial Services L, 120 N Seven Oaks Dr, Knoxville, TN 37922-2359
 +Edfinancial on behalf of US Dept. of Education, 120 N. Seven Oaks Dr.,
 Knoxville, TN 37922-2359
 13922222 +Elite Imaging Corp., c/o Bonnie R. Golub, Esquire, Weir & Partners LLP,
 1339 Chestnut Street, Suite 500, Philadelphia, PA 19107-3501
 13843106 +Jay S. Rosenblum, 101 Maple Avenue, Bala Cynwyd, PA 19004-3016
 13843107 +Joyce Wojtowicz, 1015 Lansing Street, Philadelphia, PA 19111-3216
 13843108 +Jpm Chase, Po Box 24696, Columbus, OH 43224-0696
 13843109 +Kenneth E. Brumberger, 1136 Tower Lane, Narberth, PA 19072-1132
 13843111 +Kimberly Kubek, 3475 West Chester Pike, Suite 240, Newtown Square, PA 19073-4291
 13843112 +Lisa Carr, 5281 Rogers Circle, Plymouth Meeting, PA 19462-1250
 13843113 +MAXUS CAPITAL GROUP LLC, 959 W ST CLAIR AVE, STE 200, CLEVELAND OH 44113-1298
 (address filed with court: Maxus Capital Group, LLC, 31300 Bainbridge Road,
 Solon, OH 44139)
 13921056 +Maxus Capital Group, LLC, c/o Kirk W. Roessler, Esq., 1301 East Ninth Street, Suite 3500,
 Cleveland, OH 44114-1838
 13918918 +Michael A. Carr, 5281 Rogers Circle, Plymouth Meeting, Pennsylvania 19462-1250
 13843114 +Michael R. Clair, 410 S. Front Street, #306, Philadelphia, PA 19147-1709
 13843116 +Owen Loan Servicing L, 12650 Ingenuity Dr, Orlando, FL 32826-2703
 13843119 +PNC Equipment Finance, LLC, 995 Dalton Avenue, Cincinnati, OH 45203-1100
 13843117 +Pacific Western Bank, 9701 Wilshire Blvd., Suite 700, Beverly Hills, CA 90212-2007
 13843118 Philip J. Moldofsky, 3239 Fawn Road, Worcester, PA 19490
 13843120 +Richard Miller, 1532 McDaniel Drive, West Chester, PA 19380-7034
 13843122 +Shellpoint Mortgage Se, 75 Beattie Pl Ste 300, Greenville, SC 29601-2138
 13843123 +Siemens Financial Services, Inc., 170 Wood Avenue South, Iselin, NJ 08830-2726
 13921902 +Siemens Financial Services, Inc., c/o Phillips Lytle LLP, Attn: Todd A. Ritschdorff,
 Omni Plaza, 30 South Pearl Street, Albany, NY 12207-1537
 13922230 +THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, c/o Shellpoint Mortgage Servicing,
 PO BOX 10826, Greenville, SC 29603-0826
 13843132 +TSI, LP, 1532 McDaniel Drive, West Chester, PA 19380-7034
 13843124 +Tri State Imaging Partners, LP, 1532 McDaniel Drive, West Chester, PA 19380-7034
 13843125 +Tri-State Imaging Consultants, LLC, 1532 McDaniel Drive, West Chester, PA 19380-7034
 13843126 +Tri-State Imaging DE Holdings, LLC, 1532 McDaniel Drive, West Chester, PA 19380-7034
 13843127 +Tri-State Imaging NJ Holdings, LLC, 1532 McDaniel Drive, West Chester, PA 19380-7034
 13843128 +Tri-State Imaging PA Holdings, LLC, 1532 McDaniel Drive, West Chester, PA 19380-7034
 13843130 +Tri-State Imaging PR, LLC, 1532 McDaniel Drive, West Chester, PA 19380-7034
 13843131 +Tri-State Imaging PR, LLC Employee Plan, 1532 McDaniel Drive, West Chester, PA 19380-7034
 13843133 +WCP Breast MRI, LP, 1532 McDaniel Drive, West Chester, PA 19380-7034
 13843135 William H. Hartz, 511 Waldron Drive, Haverford, PA 19041
 13846490 +Wilmington Savings Fund Society, FSB, c/o Bonnie R. Golub, Esquire, Weir & Partners LLP,
 1339 Chestnut Street, Suite 500, Philadelphia, PA 19107-3501
 13843137 Wilmington Savings Fund Society, FSB, 500 Delaware Avenue, Wilmington, DE 19803

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QLEFELDMAN.COM Sep 07 2017 04:23:00 LYNN E. FELDMAN, Feldman Law Offices PC,
 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603
 smg E-mail/Text: bankruptcy@phila.gov Sep 07 2017 04:32:07 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 07 2017 04:31:24
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 07 2017 04:31:56 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13843101 EDI: BANKAMER.COM Sep 07 2017 04:23:00 Bk Of Amer, Po Box 982238, El Paso, TX 79998
 13871266 E-mail/Text: bankruptcy@bbandt.com Sep 07 2017 04:31:06 BB&T, Bankruptcy Section,
 PO Box 1847, Wilson, NC 27894
 13855552 E-mail/Text: bankruptcy@bbandt.com Sep 07 2017 04:31:07 BB&T, PO Box 1847,
 Wilson NC 27894
 13908874 EDI: BANKAMER.COM Sep 07 2017 04:23:00 Bank of America, N.A., PO Box 31785,
 Tampa, FL 33631-3785
 13869759 +EDI: PRA.COM Sep 07 2017 04:23:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 13843121 +EDI: SALLIEMAEBANK.COM Sep 07 2017 04:23:00 Sallie Mae, Po Box 3229,
 Wilmington, DE 19804-0229
 13878501 +EDI: SALLIEMAEBANK.COM Sep 07 2017 04:23:00 Sallie Mae, P.O Box 3319,
 Wilmington, DE 19804-4319
 13843134 +EDI: WFFC.COM Sep 07 2017 04:23:00 Wells Fargo, Po Box 14517, Des Moines, IA 50306-3517

District/off: 0313-2

User: JEGilmore
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Page 2 of 2
Total Noticed: 52

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
aty* +LYNN E. FELDMAN, Feldman Law Offices PC, 221 N. Cedar Crest Blvd.,
Allentown, PA 18104-4603
13843110* +Kenneth E. Brumberger, 1136 Tower Lane, Narberth, PA 19072-1132
13843115* +Michael R. Clair, 410 S. Front Street, #306, Philadelphia, PA 19147-1709
13843129* +Tri-State Imaging Partners, LP, 1532 McDaniel Drive, West Chester, PA 19380-7034
13843136* William H. Hartz, 511 Waldron Drive, Haverford, PA 19041

TOTALS: 0, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 08, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 6, 2017 at the address(es) listed below:

ALFRED T GIULIANO atgiuliano@giulianomiller.com, NJ90@ecfcbis.com; ddileo@giulianomiller.com
BONNIE R. GOLUB on behalf of Creditor Wilmington Savings Fund Society, FSB
bgolub@weirpartners.com, imarciniszyn@weirpartners.com
BRIAN CRAIG NICHOLAS on behalf of Creditor BANK OF AMERICA, N.A. bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
DAVID B. SMITH on behalf of Debtor Michael A. Carr dsmith@smithkanelaw.com
DAVID B. SMITH on behalf of Defendant Michael A. Carr dsmith@smithkanelaw.com
JOHN M. STRAWN on behalf of Creditor U.S. Department of Labor strawn.john@dol.gov,
zzsol-phi-docket@dol.gov
LAWRENCE J. KOTLER on behalf of Trustee LYNN E. FELDMAN ljkotler@duanemorris.com
LYNN E. FELDMAN on behalf of Trustee LYNN E. FELDMAN trustee.feldman@rcn.com,
lfeldman@ecf.epiqsystems.com
LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.epiqsystems.com
MICHAEL J. BURNS on behalf of Plaintiff Joyce Wojtowicz and Plan Participants in the Tri State
Imaging PR, mjburnslaw@verizon.net
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD MILLER on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW
YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2007-1T1,
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-1T1 wmiller@sterneisenberg.com,
bkecf@sterneisenberg.com

TOTAL: 12

Information to identify the case:

| | | | |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1 | <u>Michael A. Carr</u> | Social Security number or ITIN | xxx-xx-1064 |
| | First Name Middle Name Last Name | EIN | __-_____- |
| Debtor 2 | | Social Security number or ITIN | _____ |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | __-_____- |
| United States Bankruptcy Court Eastern District of Pennsylvania | | | |
| Case number: 16-18870-amc | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael A. Carr

9/6/17

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.